

# A GAME OF PENALTIES

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty," while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse—know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent—but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servant—virtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place—which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles—that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

**RATE---1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER**

**THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.**

## NOTICE OF ADMINISTRATION.

Notice is hereby given that the undersigned is here appointed by the clerk of the circuit court of St. Joseph county, state of Indiana, administrator of the estate of Harriet Terrell, late of St. Joseph county, deceased.

Said estate is supposed to be solvent.

WILLIAM G. BESTLE, Admin'r,

September 24, 1913.

## HELP WANTED—MALE.

WANTED—A Gordon pressman, H. A. Wehren, 238 S. Michigan st.

PRACTICAL instruction in a garage and repair shop under the direction of the most skilled and high class automobile experts. A splendid automobile body shop.

Ability to teach to student. Day and evening classes. Prices reasonable. Payment plan if so desired. We teach you thoroughly in a few weeks' time.

Write or phone for information.

SEYLL AUTO SCHOOL & GARAGE,  
238 N. Michigan st. Both phones.

BIG MONEY selling our specialty; sells like lightning; every woman wants it.

Cement curb and grading on Medina street, under Improvement Resolution No. 237. In the city of South Bend, Indiana.

Cement curb and grading on Aspinwall street, under Improvement Resolution No. 238. In the city of South Bend, Indiana.

Brief pavements on College street, under Improvement Resolution No. 218. In the city of South Bend, Indiana.

Water connections on Marion street, under Improvement Resolution No. 239. In the city of South Bend, Indiana.

Cement walk and grading on Missoula street, under Improvement Resolution No. 239. In the city of South Bend, Indiana.

There is one file in the office of this board, and subject to public inspection, an assessment roll, which contains the names of all property owners who are subject to assessment, a description of the property to be assessed, and the amount of each prima facie assessment. This board at its office in the city hall, will on the 24th day of October, 1913, at 7:30 p. m., receive and hear the names of all persons who will file each assessment, and will decide whether the assessed lots or tracts of land have been or will be specially benefited by said improvement in the amounts named on said roll.

OTTO C. BASTIAN,  
CHARLES F. NIEDLAKSKI,  
FRANCIS J. KELLY,  
Board of Public Works.

Arthur P. Perley, Clerk of the Board.

Oct 16

## NOTICE OF HEARING A STO SPECIAL BENEFITS.

City of South Bend, Indiana.  
Department of Public Parks.

Notice is hereby given that the following street improvement has been completed:

Aspinwall Pavement on St. Louis street from Jefferson Blvd., to South Bend avenue, under Improvement Resolution No. 3. In the city of South Bend, Indiana.

There is one file in the office of this board, and subject to public inspection, an assessment roll, which contains the names of all property owners who are subject to assessment, a description of the property to be assessed, and the amount of each prima facie assessment. This board at its office in the city hall, will on the 24th day of October, 1913, at 7:30 p. m., receive and hear the names of all persons who will file each assessment, and will decide whether the assessed lots or tracts of land have been or will be specially benefited by said improvement in the amounts named on said roll.

DR. E. J. LENT,  
HORACE L. GREEN,  
RICHARD ELLIOT,  
L. M. ADAMS,  
Board of Park Commissioners.

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L. M. ADAMS,  
Board of Park Commissioners.

Arthur P. Perley, Clerk.

Oct 16

## NON-RESIDENT NOTICE.

State of Indiana, St. Joseph County, ss.

In the St. Joseph Circuit Court, September 20, 1913.

Section 2. Be it ordained by the Common Council of the city of South Bend, Indiana, that there is hereby levied the following amounts for the year of 1914 on each One Hundred Dollars assessed valuation as returned by the County Board of Review, for the objects named as follows:

For General Fund.....\$ .95

For City Fund.....\$.04

For Old St. M. Seever Fund.....\$.04

For Tract Separation Fund.....\$.04

For City Hall Fund.....\$.04

For Police Pension Fund.....\$.04

For Firemen's Pension Fund.....\$.04

For Sinking Fund.....\$.03

Total Levy.....\$1.29

Section 2. There shall be levied a poll tax of \$1.00 on each household and each lot of realty, same and not a pauper of the age of twenty-one years and not exceeding fifty years.

Section 3. This ordinance shall be in force until the 1st day of January and after its passage and legal publication.

Passed by the Common Council, September 21, 1913.

Test: F. S. BILINSKI, City Clerk.

President of Common Council.

Presented by me to the mayor of the city of South Bend, Indiana, September 23, 1913. T. E. HOWARD, City Clerk.

Approved and signed by me September 23, 1913. CHARLES L. GOETZ, Mayor.

Oct 20

## ORDINANCE NO. 1691.

An ordinance fixing the Tax Levy for the year of 1914 for the city of South Bend, Indiana.

Section 1. Be it ordained by the Common Council of the city of South Bend, Indiana, that there is hereby levied the following amounts for the year of 1914 on each One Hundred Dollars assessed valuation as returned by the County Board of Review, for the objects named as follows:

For General Fund.....\$.95

For City Fund.....\$.04

For Old St. M. Seever Fund.....\$.04

For Tract Separation Fund.....\$.04

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